

HOME BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1491409	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,676	\$3,746	40.0%		
Loans	\$1,950	\$2,468	26.6%		
Construction & development	\$369	\$476	29.1%		
Closed-end 1-4 family residential	\$338	\$496	47.0%		
Home equity	\$46	\$56	20.4%		
Credit card	\$3	\$0	-99.4%		
Other consumer	\$29	\$46	56.1%		
Commercial & Industrial	\$220	\$226	3.0%		
Commercial real estate	\$807	\$1,014	25.6%		
Unused commitments	\$299	\$258	-13.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$116	\$118	2.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$204	\$352	72.7%		
Cash & balances due	\$177	\$289	62.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$28	\$56	100.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$30	\$62	108.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,353	\$3,292	39.9%		
Deposits	\$2,013	\$3,022	50.2%		
Total other borrowings	\$326	\$252	-22.9%		
FHLB advances	\$264	\$177	-32.9%		
Equity					
Equity capital at quarter end	\$322	\$454	40.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$111	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	10.3%	--		
Tier 1 risk based capital ratio	12.2%	14.3%	--		
Total risk based capital ratio	13.5%	15.6%	--		
Return on equity ¹	10.7%	-11.8%	--		
Return on assets ¹	1.3%	-1.5%	--		
Net interest margin ¹	4.2%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	107.6%	33.4%	--		
Loss provision to net charge-offs (qtr)	184.2%	117.9%	--		
Net charge-offs to average loans and leases ¹	0.4%	8.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.3%	11.1%	0.2%	1.9%	--
Closed-end 1-4 family residential	5.0%	7.5%	0.2%	1.5%	--
Home equity	0.2%	8.3%	0.3%	0.0%	--
Credit card	0.0%	0.0%	0.7%	0.0%	--
Other consumer	0.6%	3.7%	1.0%	1.2%	--
Commercial & Industrial	2.2%	3.4%	0.2%	8.9%	--
Commercial real estate	1.2%	4.9%	0.0%	1.6%	--
Total loans	2.0%	6.5%	0.1%	2.2%	--